

**In depth but Succinct Explanation of the Buddhist Ten Virtues
and Three Types of Giving Using the Treatise of Response and
Retribution (Kan Ying Pien/ 太上感應篇)**

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Caption: Master Yin Guang (1861-1940)

Preface:

The 13th Patriarch of the Pure Land School, The Great Master Yin Guang, prized karmic education above all else. He taught that only when people embraced virtue and eschewed vice would the world become a better place. Moreover, he also enlightened many to the fact that those who cultivate the Dharma but ignore the precepts will not have their practices become efficacious. However, when those who do good and abstain from evil recite the name of Buddhas and Bodhisattvas, they reap merit a myriad-fold greater than those who do not control their behavior.

Thus, it was not Buddhist Sutras that he printed the most of, but Taoist karmic treatises such as the Kan Ying Pien (spoken by Lao Tzu). The Kan Ying Pien is a most perfect karmic text as it meticulously lists hundreds of karmic offenses that completely cover all the bad deeds that common mortals could and often commit. Thus, it serves as a perfect mirror for our own behavior.

However, as the rules and offenses of the Kan Ying Pien are hard to track, being so numerous, I have decided to recategorize them under the Ten Virtues of Buddhism for the convenience of readers and cultivators. It is amazing how the two standards compliment each other. The Ten Virtues are very broad stroke, but easy to remember. The Kan Ying Pien address all the details, but is written in a sequence that is hard for the modern reader to follow. Thus, by organizing each of the karmic offenses of the Kan Ying Pien under the Ten Virtues, I hope I have both lent deeper, more complete and fuller meaning to each of the Ten Virtues, as well as allowed the principles of the Kan Ying Pien to be more easily studied and implemented.

Moreover, I have also recategorized the good deeds of the Kan Ying Pien under the Buddhist Three Types of Giving, for easier understanding and implementation. Lastly, according to the Kan Yin Pien's introduction and end, those who abstain from the evils listed and do the good mentioned in the treatise will reap good fortune in no later than three years. Translations of the workings of karma (according to the Kan Ying Pien), as well key supplemental information, are included at the end.

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「身業」 Karma of the Body

1)不殺生

(The Following Acts Constitute the Offense of Killing)

忍作殘害-To be brutal, inhumane and cruel

陰賊良善-To secretly hurt the kind and good

攻訐宗親-To attack one's family members

剛強不仁-To have a heart of stone and be without mercy

狠戾自用-To be iron willed in reckless behavior

刑及無辜-To punish the innocent

殺人取財-To kill, injure or maim others in order to gain wealth

誅降戮服-To massacre those who surrender

入輕為重-To punish misdemeanors as felonies

射飛逐走-To trap animals and shoot birds

發蟄驚棲-To dig up creatures living under the soil

填穴覆巢-To destroy nests and seal off burrows

傷胎破卵-To hurt gravid animals or destroy their eggs

危人自安-To endanger others

離人骨肉-To separate family members

侵人所愛-To threaten or violate someone or something loved by others

逞志作威-To abusively throw one's weight around

嫁禍賣惡-To scapegoat and frame others

乘威迫脅-To threaten and coerce

縱暴殺傷-To allow brutality and massacres

決水放火，以害民居-To commit arson and intentional flooding

埋蠱厭人-To use black magic against others

用藥殺樹-To poison trees and plants

苛虐其下，恐嚇於他-To bully subordinates and rule by fear

損子墮胎-To encourage or perform abortions

穢食餒人-To serve food unfit for consumption

無故殺龜打蛇-To kill snakes and turtles without just cause

春月燎獵-To hunt in spring [when animals are mating]

2)不偷盜

(The Following Acts Constitute the Offense of Stealing)

- 叛其所事-To betray one's fiduciary duty
虐下取功-To extort or overwork others in order to meet quotas
諂上希旨-To cajole one's superiors in order to earn their favoritism
輕蔑天民-To subject the people to exploitation and neglect
傾人取位-To get someone fired in order to take their position
凌孤逼寡-To grind the faces of orphans and widows
棄法受賂-To accept bribes and partake in graft
毀人成功-To undermine another's success
減人自益-To reduce another's fair share of benefits
以惡易好-To trade the worthless for the valuable
以私廢公-To sacrifice public benefit in order to forward private gain
竊人之能-To steal another's know how
耗人貨財-To waste another's resources
敗人苗稼-To sabotage another's crops
勞擾眾生-To use forced or unfree labor
破人家，取其財寶-To commit burglaries
紊亂規模，以敗人功-To manipulate the markets
損人器物，以窮人用-To vandalize or sabotage others' property
強取強求，好侵好奪-To encroach and violate another's rights
擄掠致富-To become wealthy through looting and plunder
巧詐求遷-To obtain promotions with schemes and tricks
貪冒於財，欺罔其上-To defraud one's employers
假借不還-To borrow without intention to return or repay
短尺狹度，輕秤小升-To use false scale and weights
以偽雜真，採取姦利-To adulterate and make unjust windfalls
違逆上命-To be insubordinate to one's manager or employer

3)不邪淫

(The Following Acts Constitute the Offense of Lust)

- 見他色美，起心私之-To lust after another's beauty
- 逸樂過節-To party excessively
- 淫慾過度-To have excessive sexual desires ; to be promiscuous
- 壓良為賤-To force lowliness upon the kind and gentle
- 無行於妻子-To fail to support one's wife or raise one's children

「口業」 Karma of Speech

4)不妄語

(The Following Constitutes False Speech)

- 暗侮君親-To deceive one's superiors
- 誑諸無識-To abuse one's expert status to deceive others
- 謗諸同學-To slander one's colleagues
- 虛誣詐偽-To be deceptive, dishonest and fraudulent
- 訕謗聖賢-To slander the Wise and Sagely [i.e. Buddhist teachings]
- 自罪引他-To lie in order to drag others down with you
- 沽買虛譽-To purchase false honors
- 認恩推過-To steal credit and shift the blame
- 挫人所長-To suppress or cover up another's achievements
- 護己所短- To conceal one's own faults or shortcomings
- 口是心非-To say what the heart does not believe
- 指天地以證鄙懷，引神明而鑒猥事- To swear oaths to Heaven and Earth and invoke the spirits to prove one's feigned innocence
- 左道惑眾-To deceive the public with false and evil ideas
- 謾驀愚人-To entrap or deceive those of low intelligence
- 咒詛求直-To falsely swear that one is telling the truth
- 每好矜誇-To exaggerate one's achievements and skills
- 行多隱僻-To engage in evil under the cover of secrecy

5)不兩舌

(The Following Constitutes Divisive Speech)

破人婚姻-To break up another's marriage harmony

鬥合爭訟-To encourage lawsuits or prosecutions

妄逐朋黨-To create feuding factions or partisan gangs

用妻妾語，違父母訓-To side with the slander of one's wife and turn against one's parents.

6)不惡口

(The Following Constitutes Harsh Speech)

侵凌道德-To bully the virtuous

蔽人之善-To suppress or downplay another's good deeds

辱人求勝-To seek victory by insulting and humiliating others

見他失便，便說他過-To callously jeer at another's failure or misfortune by attributing it to divine punishment

見他體相不具而笑之-To mock the disfigured or disabled

見他材能可稱而抑之-To belittle another's praiseworthy talents

恚怒師傅-To treat one's teacher with angry disrespect

抵觸父兄-To verbally abuse one's father or elder brother

造作惡語，讒毀平人-To destroy the innocent with libel

毀人稱直-To destroy another's reputation and consider it just

罵神稱正-To self righteously blaspheme Buddhas or Bodhisattvas

失禮於舅姑-To (as a woman) disrespect one's parents in law

自咒咒他-- To curse oneself and or curse others

7)不綺語

(The Following Constitutes Idle Speech)

形人之醜-To publish or gossip about the scandals of others

訐人之私-To invade another's privacy

「意業」 Karma of the Mind

8)不貪欲

(The Following Constitutes Decadence and Avarice)

力上施設-To exhaust oneself in mind and body to realize one's goals

壅塞方術-To refuse to share one's knowledge

苟富而驕-To gloat over unjust wealth

無故剪裁-To waste clothes

非禮烹宰-To eat meat excessively (i.e. outside of festivities)

散棄五穀-To waste food and grain

干求不遂，便生咒恨-To be angry after having unreasonable requests turned down.

負他貨財，願他身死-To wish death upon your creditors

得新忘故-To favor the new and discard the old

施與後悔-To regret after having given alms

分外營求-To seek what one does not deserve

貪婪無厭-To be greedy without measure

9)不瞋恚

(The Following Constitutes Arrogance and Hatred)

慢其先生-To make light of one's teacher

受恩不感-To be ungrateful after receiving kindness

念怨不休-To harbor grievances unceasingly

見殺加怒-To cheer on executions or corporal punishments

願人有失-To wish that other's fail

包貯險心-To be vicious at heart

見他榮貴，願他流貶-To wish that the honored be disgraced

見他富有，願他破散-To wish that the rich be impoverished

怨天尤人-To hate heaven and blame men
呵風罵雨-To curse and complain about the weather
心毒貌慈-To hide cruelty under a gentle facade
骨肉忿爭-To hate and quarrel with one's siblings and relatives
不和其室-To hate or quarrel with your wife
不敬其夫-To hate or quarrel with your husband
常行妒忌-To be often jealous and envious

10)不邪見

(The Following Constitute Wrong Views and Lack of Wisdom)

苟或非義而動-To act upon dishonorable and unrighteous thoughts
背理而行-To act contrary to one's conscience
以惡為能-To consider one's evil to be a source of strength
是非不當，向背乖宜-To praise evil deeds and criticize virtuous acts
擾亂國政-To plunge the governance of the nation into chaos
賞及非義-To reward dishonorable and unjust behavior
貶正排賢-To purge the just and sagely
以直為曲，以曲為直-To call the crooked straight and the straight crooked
知過不改-To know one's faults but refuse to change
知善不為-To know good deeds but refuse to do them
助人為非-To help others commit outrageous acts
苟免無恥-To be shameless after evading just punishment
賞罰不平-To reward and punish unfairly
棄順效逆-To go against nature
背親向疏-To turn one's back on one's parents and favor others
男不忠良，女不柔順-To be a dishonorable man or harsh woman
作為無益-To refuse to accrue merit and instead idle away one's time
嗜酒悖亂-To be a boorish drunkard or violent addict

懷挾外心-To favor outsiders over one's own blood and kin

輕慢先靈-To neglect to honor one's ancestors

偏憎偏愛-To favor what one should not favor and hate what one should embrace.

Translator's Notes: The following offenses (which enrages the spirits) represent a lack of piety. According to Buddhist cosmology, the world is filled with spirits and deities. They are sentient beings just like us, and they deserve respect. If we do not respect or believe in them, then that is also a wrong view.

--越井越灶，跳食跳人；晦臘歌舞，朔旦號怒；對北涕唾及溺，對灶吟詠及哭；又以灶火燒香，穢柴作食；夜起裸露，八節行刑；唾流星，指虹霓；輒指三光，久視日月；對北惡罵--

To hop over stoves and wells [deities such as the Hearth Spirit exist in stoves]. To step over another person's body or food [a disrespectful taboo]. To dance and sing at the end of each lunar month and the last day of the lunar year [when the Heart Spirit reports your monthly/annual good or bad deeds]. To be angry during sunrise of the 1st lunar day of the month. To spit or urinate at the Northern Direction [where the Gods and Deities reside]. To weep or revel in front of the stove, to burn incense with stove fire or use unclean fuel [offends Hearth Spirit]. To be nude a night [offends the ghosts and spirits—which exist everywhere, both in one's home and outside]. To punish offenders during the equinoxes and solstices. To spit at comets, point at rainbows, or point at the Sun, Moon and Stars [as deities are associated with them]. To gawk at the Sun and Moon. To shout insults at the Northern Skies.

三種布施:

The Three Types of Giving (Dana)

(財) The Gift of Resources (includes dedication, time, effort and labor)

矜孤恤寡-To aid orphans and widows

敬老懷幼-To support the elderly and take care of the young

積德累功-To accrue merits and do good deeds

濟人之急-To meet another's immediate needs

救人之危-To save those in danger

施恩不求報-To give without strings attached

與人不追悔-To never regret or revoke a gift

推多取少-To give much and take little

受寵若驚-To be cautious and modest when receiving favor

(法)The Gift of Knowledge and Wisdom

正己化人-To be a model of virtue, and encourage others to do good deeds and study the Dharma etc.

(無畏) The Gift of Fearlessness (includes not being a threat or a source of fear/anxiety)

昆蟲草木，猶不可傷-To not harm even the little insects and grass

是道則進，非道則退-To walk on the path of good and retreat from the path of evil

不履邪徑，不欺暗室-To never stray nor do covert wickedness

慈心於物-To love all animals and cherish all forms of life

宜憫人之凶，樂人之善-To pity others and embody vicarious joy

見人之得，如己之得- To see another's gain as one's own

見人之失，如己之失-To see another loss as one's own

不彰人短，不炫己長-To not gossip about another's faults, nor
gloat over one's own skills, privileges and advantages

遏惡揚善-To not tattle on others, but praise the good of others

受辱不怨-To be patient and slow to anger

忠孝友悌-To be loyal, filial, reliable and trustworthy

Changing Destiny—The Workings of Karma in this Life :
Translation of key excerpts from Annotated Version of the
Kan Ying Pien (太上感應篇直講) printed by Master Yin
Guang in the 17th Year of the Republic:

太上曰。 / The Illustrious One (Lao Tzu) states,

**禍福無門。惟人自召 / Woe and weal have no fixed ways of
manifesting, and are summoned solely by people themselves.**

The woes, misfortunes, blessings and profits of people have no fixed ways of appearing. All reap what they have sown. They [good and bad fortune] are all summoned [by ourselves].

Note: Here, Lao Tzu points out that if a person has done evil, then it does not matter if their present situation seems secure, karma will recreate circumstances so that it turns against them. On the other hand, if a person has done good, then it doesn't matter if there seems to be no existing mechanism or avenue for them to receive good fortune. He will receive good fortune, and circumstances will alter to allow it.

**善惡之報。如影隨形。 / The rewards of virtue or vice follows each
like a shadow following the form.**

When people do good, there is bound to be karmic reward ; when people do evil, there is bound to be karmic punishment. This is just like a shadow following the form—there could be no mistake. This verse is of great importance, and the rest of the text is an expansion of this verse.

濟人之急。救人之危。 / Meeting imminent needs and saving those in danger. [From list of virtues]

When a person requires something immediately, it is an imminent need. When a person is struck by disaster and is faced with death, then they are in danger. When a virtuous man sees a person in need, he considers their desperation and want as his own. And when he sees another's danger, he sees it as if his own life were on the line. Thus, he donates generously, bestows liberally, gives magnanimously and untiringly, without any hint of stinginess, fearing only being one step too late, and thus failing to save the ones in need/danger.

It is because such a man already has great virtues and blessings, that he is able to seize such opportunities to make merit, to do good deeds. Hidden virtues always yield the most miraculous rewards. Thus, a noble gentleman must always live up to the ideal.

Whenever we encounter a man of great wealth but scant good fortune, we see that such a person disregards the dire needs and sufferings of others, glorifies his own wealth like if it were a great mountain, and treats other's lives as trivial strands of hair. Heaven considers such a man to be the most brutal and cruel of all, and will punish him by dissipating his household wealth with at least one or two of the following: fires, floods, robbers, plagues, accidents, frivolous heirs who squander, and the like. Moreover, the saying that he who is liberal with his wealth will have many good heirs is indeed true. Mean and miserly families rarely prosper for long, and often suffer short lives and extinction. The proof is everywhere for all to see. Thus, those who built their fortunes like snakes and scorpions in the hopes of establishing a dynasty have instead harmed their descendants. Their efforts will all be in vain. One must wake up to the poison that lies in temptation, for the Three Teachings [Buddhist, Confucianism, Taoism] have unceasingly preached this fact. All those who hoard wealth and refuse to give alms are bound to meet harsh and unusual disasters. Such retributions always come to pass.

見人之得。如己之得。見人之失。如己之失。 / To see another's gain as your own gain and consider another's loss as your own loss. [From list of virtues]

Whenever a good man sees another having good luck and joy, he sees their happiness as his own happiness. And whenever he sees the opposite, he feels the pain as if it were his own pain. The virtuous have such compassion that they see themselves as one with others, and not separate.

故吉人語善。視善。行善。一日有三善。三年天必降之福。凶人語惡。視惡。行惡。一日有三惡。三年天必降之禍。 / **The good man is virtuous in speech, looks only at that which is virtuous, and is kind in conduct. Thus, he accrues three good deeds a day. In three years, Heaven is bound to bestow fortune upon him. The mean man is evil in speech, gazes at vice and is wicked in conduct. As he accrues three evil deeds a day, Heaven is bound to smite him with misfortune in three years.**

This passage explains the way to eschew vice and embrace virtue. By working on the three areas (sight, speech and conduct) everyday without cease, cherishing each moment, one's virtue will be complete in three years, and good fortune will arise as a response. One must persevere for life. The Sage Lao Tzu, afraid that people will waver in faith, used the words "bound to" to assure all that the rewards or retributions are guaranteed to happen, as certain as a shadow following the form.

According to Lord Superior Wen [Chang]'s Rescue Chapter, the Heavenly Spirits reward and punish good and evil by recording each person's deeds in ledgers of virtue or vice. The myriad Magistrates of Fate, City Gods, Spirit Governors and Inspectors observe and record the various deeds of every person everyday. There is no deed they do not know, and Heaven cannot be deceived. Avalokitesvara Bodhisattva has said: **"As people today have mean and vicious hearts, the Gods and Spirits scrutinize carefully. The ledgers of virtue and vice are updated monthly. Thus, one no longer needs to wait until the future or the next life for reward or retribution, the results begin in the present."** This quote perfectly explains the meaning of the words "bound to".

Therefore, all are encouraged to study this Treatise carefully. By preaching its tenets to people everyday, not minding the doubters, one accrues great virtue of speech. By diligently studying two or three sections of this Treatise, carefully absorbing the wisdom, one accrues

great virtue of sight. And by doing good deeds in accordance with the teachings of this Treatise, one accrues virtuous conduct. Of these three virtues, virtuous speech is the foremost, as he who sincerely converts others can turn one believer into ten and those ten will then preach to hundreds more, greatly amplifying the amount of good.

For instance, an elderly gentleman from Suzhou, poor and without income, always exhorted any guests he received to do good deeds. Thus, his son Tzong Zhou passed the imperial examinations as a teenager. Tang Geng Yao of Ningbo, a servant of Dongchang Mansion, often encouraged his master to do hidden good deeds and various charitable works. His sons and grandsons passed the imperial examinations one after another. These two persons both accrued great hidden virtues through their virtuous speech.

The Immense Rewards of Preaching and Sharing:

Zhou Hu of Suining Prefecture studied the Kang Ying Pien everyday, and he loved to preach it to others. His listeners all turned towards goodness and virtue. One day, he suddenly died, and saw a Spirit Official inform him that he was originally destined to suffer poverty and starvation, but because of his merits from often preaching the Kang Ying Pien, his name has been transferred to the ledger of prosperity and long life. The Spirit Official also said that anywhere this Treatise is observed will be immune from disasters. If the whole world observes it, then all beneath the skies shall be safe and prosperous. When Zhou Hu awoke, he recorded what he had been told for the benefit of posterity. Thus, the good men and faithful women of today who recite the Kan Ying Pien, whether they live in a region, city, town or village, should diligently preach this Treatise, so that all who live nearby often hear it. By converting one's community into a virtuous and compassionate place, the hidden virtues thus accrued will be boundless.

是以天地有司過之神。依人所犯輕重。以奪人算。 / Between Heaven and Earth dwell the Demigods of Justice—they weigh the evil deeds of each person and reduce their lifespans by counts of 100 days.

This verse reveals that deities appointed by Heaven are constantly recording and punishing (through reductions of lifespan) the evils done in the human world. A 100 day unit of human lifespan is a *count*. Light offenses are punished by a reduction of a few counts, and severe offenses are punished by reductions of multiple counts.

算減則貧耗。多逢憂患。 / As their lifespans are being reduced, poverty and decay also manifest, with sorrow and suffering being often encountered.

These deities and spirits not only reduce the offenders' lifespans, they also inflict upon them poverty, and mire them in dissipation, dangers and disasters. *Sorrow* refers to worry and distress ; *suffering* refers to calamities and misfortunes.

人皆惡之。 / The people despise them.

The wicked are despised by the people. This is justice, and evil doers simply have no place among the good.

刑禍隨之 / Prosecutions and misfortunes follow them.

The wicked are bound to suffer legal penalties, bound to suffer misfortunes. Such things naturally tail them.

吉慶避之。 / Fortune and celebration evades them.

Evil doers turn auspiciousness into inauspiciousness, and convert celebration into disaster. Luck and good fortune do not pair with them.

惡星災之。 / Evil omens afflict them with disasters.

Evil doers suffer disasters whenever they meet evil omens or evil spirits. This is self inflicted.

算盡則死。 / And when all their lifespan counts have been fined away, they die.

When the wicked die, having exhausted their shortened lifespans, they cannot avoid becoming animals, hungry ghosts and hell beings.

鬥合爭訟。 / Grouping up to instigate accusations and lawsuits [from list of evil deeds]

Lawyers and litigators have four evils: 1) They create false accusations and statements without substance, 2) they implicate many persons, 3) they destroy other's household wealth, 4) they cause much grief and death. Such severe offenses will attract speedy divine punishment. Relying on the experiences of my family, patience and accepting losses are all virtues, and litigation brings only misfortune and no benefits. Thus, the virtuous and good never prosecute or sue anyone in their lives. Even if their friends and relatives are locked in lawsuits, they still only encourage reconciliation. For instance, as the grandfather of Xi Zhou Ji never sued anyone, this ancestral hidden virtue allowed him to pass the imperial examinations during the Zhengtong years. Lei Fu, who placed first in the Juren examinations of the Xin You year, came from a family that had not sued anyone for eleven generations. He later became the Imperial Tutor to the Crown Prince.

The Way of Heaven always rewards the faithful and magnanimous. Examples of the rewards of abstaining from litigation are the kindness of Xie Mi, who even when his neighbors encroached on his land, pretended as if nothing happened, thereafter enjoying long life and immense prosperity. And the kindness Liu Kuan, who after not contesting when someone falsely claimed one of his cows as their own, letting them have it, was karmically rewarded by being made a Marquis, with his son appointed Minister to the Imperial Household.

Thus, persons who can bear losses are great heroes. Those who bear losses, libel, and misfortune, once the storm passes, will be able to accomplish great deeds that will save mankind and benefit the world. As for your poor tenants, they must be treated leniently, and should not be subjected to legal proceedings. If you disregard their lives and welfare, forcefully evicting and collecting, you will greatly damage your stock of hidden virtues. The Sages praise exemplars such as Ding Qing Hui, who treated his tenants like his own offspring, and as a consequence they all prospered together. The mean landlord who mistreats his tenants is not only short lived, but will have his substantial estates squandered to nothing by his heirs.

又諸橫取人財者。乃計其妻子家口以當之。漸至死喪。若不死喪。則有水火盜賊。遺亡器物。疾病口舌諸事。以當妄取之值。 / **Those who have obtained the wealth of others through cruel and unreasonable ways will see their wives, children and family members bear the punishment. They will either die, or if not, then floods, fires,**

robbers, losses, diseases, litigation and the like will dissipate the ill gotten portions.

Of the hundreds of karmic offenses, over half are due to money. Thus, it deserves special mention. To be forceful in collecting debts or rents, and similar acts, all count as cruel and unreasonable transactions. “Ill gotten portions” refer to excesses above the original destined amount. The gains and losses of humans are determined [by karma] in the spirit realm and manifest in reality. If you bear an unjust loss, Heaven will reimburse you, and if you forcefully seize more than you deserve, Heaven will grind away your undeserved gains through household deaths, floods, fires, robbers, burglars, losses, diseases, legal suits and the like. Evil gains all lost to evil causes, with nothing left except misfortune, a reminder to wake up.

On the other hand, when the good do good deeds, most are in the form of alms and charity. Thus, this also needs to be mentioned. For instance, Yang Xun, the Justiciar of Ko Prefecture, vowed to accomplish ten kinds of virtuous deeds ; Wu Yishan of Yixing also accomplished ten kinds of good deeds after being persuaded by others. These people have all done great good, thus, the one with children saw them achieve Zhuangyuan (first placement in highest level imperial examinations) as teenagers, and the one who was middle aged and without heirs received two talented sons—the beginning of a dynasty of officials and chancellors.

If a person who has substantial savings and surpluses does only a few small good deeds, yet expects to receive great children, long life, prestige and glory, then such is simply impossible. It is because their avarice and miserliness has not been changed, their faith not deep, their doubts many, that they cannot serve as an instrument of virtue. As a good rule of thumb, by spending half on accumulating hidden good deeds and the other half on household expenses, then that is sufficient to attract blessings and karmic rewards.

又枉殺人者。是易刀兵而相殺也。 / Those who unjustly killed others will themselves be caught in wars and massacres.

Of the hundred types of wickedness, killing is the greatest evil. Therefore, it is brought up here. Whenever cruel generals, corrupt officials, arrogant gentry, wicked or incompetent doctors, prosecutors and lawyers etc. harm human life, they are actually part of a mutual

cycle of enmity, with the knife switching back and forth. Moreover, if you have the power to save someone, but choose to ignore the sight, then it is as if you killed them yourself. I have witnessed a true case of this: When a village in Songjiang suffered a famine, a lone family with over a hundred dan of rice [several tons of rice] ignored those starving to death and did not lift a finger to help. Within five years, he died, his two sons also died and his family became extinct. Such is the fate of those who are hard hearted, for the rich who are without compassion are begging for the extinction of their line.

On the flip side, it must be mentioned that the good and virtuous always see saving others as their priority. For instance, when Duke Han Wei (Han Qi of Song Dynasty) was at Yizhou, he distributed relief to 1.9 million starving famine victims, and when he inspected Hebei, he saved the lives of 7 million famine victims. His descendants enjoyed prestige and nobility of a kind few others could match. Regular people must also help whenever they encounter something that concerns lives. They may donate themselves, or set up a collection, the more lives they save, the greater the fortune their offspring will enjoy. In times of famine, one person could save hundreds or thousands of lives, and accrue hundreds or thousands of good deeds a day.

取非義之財者。譬如漏脯救饑。鴆酒止渴。非不暫飽。死亦及之。 / The one who accrues unjust wealth is one who attempts to satiate his thirst and hunger with poisoned wine and putrid meat. Not only will he not be relieved, but his end is death.

This passage reiterates the karmic punishment for avarice and unjust wealth.

Conversely, the tireless and unceasing good deeds of the virtuous should be further elaborated. For instance, Han Le, despite the poverty of his family and the fact he had pawned everything of value, still shared half of what little food he obtained with a starving acquaintance during a famine. Later, his family ascended into wealth and prosperity. A farmer surnamed Kong, whose family was impoverished, still persevered in doing good deeds. When the roads needed fixing, he volunteered, and purchased wine and food to entice his neighbors into joining the work with him. Afterwards, he found buried gold while ploughing, and soon prospered. When Shang Ren's father was a constable in Yanzhou, he donated alms generously, cherished life, and exhorted his fellow constables to never harm others. He later had a son

(Shang Ren) who placed first in all three levels of the imperial examinations (an honor known as the Sanyuan). Moreover, a month before Xue Jie took the Huishi level imperial examinations of 1502, his father and grandfather appeared in his dreams, and said: “The spirit world will first examine our hidden virtues, and if our virtues help you pass, you must accrue more good deeds to benefit your posterity.” Xue passed the examinations. It is often the case that prosperous families of today have grandparents who did good deeds.

According to the Ten Precepts of the Celestial Cloud Sovereign: One must not be greedy without measure, nor hoard wealth and refuse to give. One must be frugal and always help the poor and needy.

Moreover, in the Transformation Book of the Wen Chang Sovereign, it is stated that: The people ask how Yin Virtue (hidden virtues) can be accrued. The answer is that one must have a heart that seeks to benefit others in all matters. For instance, the Xu family fed the starving to the point where their wealth was exhausted, but the Luo family shut their granaries and did not allow even a morsel of grain to leave— and thus became poor ghosts. To be able to give after accumulating is the way of Heaven. The rewards reaped by the Xu family and the destruction of the Luo family are living proof of Heaven’s transformations.

其有曾行惡事。後自改悔。諸惡莫作。眾善奉行。久久必獲吉慶。所謂轉禍為福也。 / **If those who have committed much evil could repent, and thereafter embrace virtue and eschew vice, then they shall reap happiness and good fortune after a while. This is to turn misfortune into fortune.**

This verse shows us the way to turn over a new leaf and change destiny.....the term “after a while” is to remind evil doers to be sincere and not think that a few casual small deeds could suffice to grant them immense fortune. Diligence and perseverance are required in order to repent and reap good fortune.....people who wish to repent and successfully cultivate virtue should read **Scholar Yu and the Hearth Deity**. To eschew all vice and embrace every virtue is the summary of the Kan Ying Pien.

見他色美，起心私之。 / **Haboring lustful thoughts after seeing another's beauty. [From list of karmic offenses]**

People with many lustful thoughts will naturally have fewer thoughts of goodness [such as charitable thoughts, samadhi, devising ways to help others, caring for relatives etc.]. Those with fewer thoughts of lust will naturally have many virtuous thoughts. Thus, those who have banished all lustful thoughts will automatically gain three out of the five principal blessings:

1. Long life
2. Peace of mind and good health
3. Peaceful and natural death

On the other hand, those with many lustful thoughts are bound to be afflicted by sickness, and beset by dangers, accidents and untimely death.

Karmic account: During the reign of the Ming Emperor Zhengde, there was a scholar named Zhao Yongzhen. When he was still a youth, he once encountered a mysterious person, who prophesied to him: “You will pass the imperial examinations at the age of 23.” When he was 23, he attended the triennial provincial exams, and despite initial promise, ended up committing a series of mistakes and failing. Depressed over this failure, he prayed for Lord Superior Wen Chang to appear in his dreams and explain why he failed. He received a response, and the Deity revealed: “You were originally fated to pass the examinations, but because you had sexually harassed a household servant woman, made unwelcome advances to your neighbor’s daughter, entertained ceaseless lustful thoughts and licentious intentions, and allowed your heart and mind to darken with each passing day, your honors have been cancelled.”

When Yongzhen heard the Deity’s revelation, he was filled with tearful regret, and subsequently vowed to change and diligently do good deeds. Thus, he printed and distributed many books and tractates warning against indecency and lust. When he attended the provincial exams again, he passed and placed first. He later became a provincial governor.

Karmic account: Li Deng passed the provincial exams with flying colors at the age of 18, however, by the age of 50, he had not achieved the Jinshi degree [the highest degree, and the one needed to enter the Imperial Cursus Honorum]. Thus, Li Deng went to seek advice from Dharma Master Ye Jing, who prayed to Lord Superior Wen Chang on his behalf. The Deity then ordered the Spirit Magistrate of Fate to show Li Deng's book of blessings to the Dharma Master.

It was recorded: "When Li Deng was born, the Heavenly Sovereign bestowed upon him the Jade Seal. At 18, he was to place first in the provincial exams and pass the palace exams at 19, also placing first. At age 52, he was to be appointed as the Chancellor of the Right. However, after he had passed the provincial exams at 18, he secretly peeped at his neighbor's daughter taking a bath, and thus was punished by having his Honors delayed by 10 years, and demoted to third place. Moreover, as he later encroached on his brother Li Feng's properties, his Honors were further delayed by another 10 years. Afterwards, as he had an adulterous affair with a chaste matron of the Zheng family, his Honors were delayed by another 10 years (a total of 30 years). However, since he has recently committed adultery again, this time with his neighbor's daughter, his wickedness has become too great, and Heaven has cancelled out all his Honors. Thus, he will never attain the Jinshi degree!"

Dharma Master Ye told this to Li Deng, who later died of anger and shame over this.

Karmic account: The author of the novel *Water Margin*, Shi Naian, wrote in it several plots that encouraged adultery, murder and theft, thereby strongly promoting lust and robbery. As a result, his son, grandson and great-grandson were all born mute. Wang Shifu, the author of the *Romance of the West Chamber*, was good at describing illicit affairs, and thus caused the many who read his work to give rise to licentious, indecent and lustful thoughts. And so, even before he had finished the book, he went insane and died. Moreover, Tang poet Yuanzhen, after seeing his cousin Cui Ying Ying's beauty, coveted her hand in marriage. When he was rebuffed, he wrote the book "Ying Ying's Biography" as revenge. In it, he libelously depicted his cousin as promiscuous, thereby destroying her name, and enticing many scholars to commit lust and adultery. Thus, Yuanzhen died painfully, and his corpse was struck by lightning. This was his karmic punishment.

Additionally, Song Dynasty poet Huang Shangu liked to write seductive poems. Once, he and artist Li Boshi (famous for his horse drawings) went to see Zen Master Yuan Tong Xiu. The Dharma Master exhorted Li Boshi to not focus all his energy on painting horses lest this incessant obsession caused him to be reborn as a horse. Huang laughed after hearing this, but the Dharma Master warned him not to mock others, as Li's problem was his own matter, however, the lewd and indecent poems written by Huang had caused multitudes of people to entertain lustful thoughts, thereby leading many astray... and such severe offenses will result in hellish and infernal rebirth. As the Dharma Master was a famous and well respected Buddhist Master, Huang Shangu immediately repented out of fear and shame, and never wrote poems again.

Karmic Account: During the Ming Dynasty, a scholar from Jiangsu by the name of Mao Qi Zhong took the imperial examinations of 1619, and did not pass. Later, as he was writing a commentary on the Treatise of Response and Retribution, he paid particular attention to the Precept Against Lustful Thoughts, and spent much effort on explaining that precept. At the time, he was assisted by his tutor, Luo Xian Yue, who later returned to Nanchang. During the first month of 1628, Luo had a dream where he saw an Elderly Taoist Immortal, accompanied by two liveried servants. The Sage held in his hands a book, and asked the servant on the left to recite from it. As Luo listened, he realized that the excerpt being read was Mao Qi Zhong's commentary (listing many accounts of karmic retributions for lust) on the Precept Against Lustful Thoughts. Afterwards, the Sage said: "The author deserves to pass." The servant on the right then spoke the following poem:

"Plucking the cassia branch from the Lunar Palace
Knowing that all the beauty in the universe is empty
Seeing through the seductive illusions of this world
And when the honorable Pang Hua arrives
The streets shall be draped in celebratory banners"

Note: "Pang Hua refers to successful exam candidates with rare surnames."

After Luo had awakened, he knew that his student would soon pass the examinations. When the results were released, Mao Qi Zhong indeed passed. Qi Zhong then enjoyed a successful official career, rising to the post of Lieutenant Governor.

Translation of Master Yin Guang's Explanation of Good and Evil:

Whenever a person accrues merit or creates karma, the outlets are inevitably the six strands and three karmas. The six strands are the eyes, ears, nose, tongue, body and mind. The first five are of the body, and the last one belongs to the heart—karma committed mentally.

Of the three karmas, the first refers to bodily actions of killing, stealing and lust. These three offenses are of grave consequence. Buddhists should not kill, and therefore should be vegetarian, and love all creatures. All animals feel pain ; they adore life and abhor death. Thus, they must never be harmed. If they are harmed, the karma of killing is committed, and in a future life, they will take revenge. Moreover, no one should take what is not freely given. Petty theft corrodes our virtue, and the effects of grand theft can be life threatening. If we steal from others, we may appear to have profited, but the actual result is that our stock of merit and lifespans have already been doubly reduced—costing us the original good fortune we would have gained. Whether the methods are through underhanded tactics, coercion, or embezzlement, all are considered to be stealing. Lastly, the offense of lust encompasses all extramarital relations, and this applies even to courtesans. To commit lust is to degrade proper human relationships, and to imitate the behavior of beasts with the human body. If one acts like an animal in this life, one will surely be reborn as one in the future. Those who indulge in lust will have children who do likewise. Though all parents fear that their own children may become promiscuous, if they themselves cannot control their own behavior, it is inevitable that they will set a bad example. Thus, not only is adultery prohibited, even the passion between husband and wife must be kept to a minimum. The people of this world believe that passion and lust are sources of enjoyment, yet they do not understand that the bliss is momentary and the suffering lifelong, affecting even later generations. If we refrain from the above three offenses, we have achieved bodily virtue. If we cannot, then we have accrued bodily evil karma.

The second karma refers to the four types of evil speech: Lying, gossip, harsh and divisive speech. To lie is to utter false statements, to have a heart that contradicts the tongue. Gossip refers to seductive and perverse communications that elicit people's passions, and lead youth astray, tempting them to indulge in promiscuity or self pleasure. Such offenders, even if they themselves are chaste, will nevertheless suffer

infernal punishment, and rebirth as sows or female canines. When they are reborn as humans, they become courtesans, and though they may prosper during the flower of their youth, they will soon suffer immensely from venereal disease. Moreover, insults are so unnecessary, why accrue hatred with our tongues when we could be accruing merit instead? Harsh speech is to be mean in demeanor, and to have a tongue that cuts. Finally, divisive speech refers to talk that stirs up conflict and division. If slight, it confounds persons, and if serious, entire nations are misled. If we can abstain from these four forms of speech, we are virtuous in tongue, if not, then we are evil in speech.

The third karma refers to mental states of avarice, wrath and ignorance. We are avaricious if we want all the wealth and profit for ourselves, with an attitude of the more the better. Wrath is to be angry and hateful without first carefully examining our own right and wrong, without giving any consideration to honest counsel. Lastly, ignorance does not refer to a lack of intellect, and even eloquent scholars who do not believe in the principles of karma and the Samsara, who think that all live only once, are guilty of ignorance. To abstain from these three mental states is to be virtuous in mind, and vice versa. **The virtuous in body, tongue and mind who recite the Sutras or the Buddha's name reap merit hundreds of thousands of times greater than evil people who do the same.**

—From the Collected Works of Master Yin Guang 《印光法師文鈔續編 上-誠吾鄉初發心學佛者書》

**Translation of Master Yin Guang's Introduction to the
Avalokitesvara Dharma-door**



Translation:

Avalokitesvara Bodhisattva, of deep and profound vows, manifests wherever the sound of suffering arises. Thus, if those whose lives are threatened, or those who encounter fires, floods, hunger, pestilences, plagues, droughts, thugs, karmic creditors, ferocious beasts, venomous snakes, evil spirits, malevolent entities, karmic illnesses, entrapment by petty people and the like, could correct their faults and resolve upon goodness, sincerely recite without cease the name of Avalokitesvara Bodhisattva with a heart that seeks to benefit both themselves and others, then they are certain to be mercifully saved and sheltered by the Bodhisattva—protected from all danger.

However, if there is wickedness in their hearts, then even if they recite, they will not receive a response, though they would have planted slight virtuous roots for the future. The Buddhas and Bodhisattvas only help realize the virtuous intentions of people, and not their evil. Those who do not vow to repent and change for the better, who capriciously hope that reciting the names of Buddhas and Bodhisattvas would help them accomplish their evil designs, are certain to receive no response. Thus, do not harbor such upside down thinking.

The most important aspects of reciting the Buddha's name is to have a heart of compassion towards all, fulfill the fair share of virtues and good deeds [i.e. generosity, filial piety, cherishing life etc.], shun evil and have sincerity. To embrace virtue and eschew vice. To be kind in heart, kind in speech and good in conduct. If we have the strength to do good, we must sincerely do it. If we do not, then we must still vow to do good, and or encourage others to do good deeds. If we see others do good, we must rejoice and praise them with kind words. This is to create merit in heart and speech. If we ourselves have not the strength to do good deeds, and become envious of the good deeds of others, then that is to have the heart of a petty villain, thereby corroding our blessings, shortening our lifespans, and inviting doom. Thus, we must refrain from envy. Moreover, we must not indulge in falseness and vanity, nor scheme for fame and acclaim. Such behavior is detested by both Heaven and Earth, Spirits and Deities. Those who have this fault must change. Those who do not must carefully guard against it.

—From the Collected Works of Master Yin Guang

Buddhist Exhortations Against Suicide



Caption: Scene illustrating the karmic retribution for suicide from the *Painted Scenes of the Hells*

Translation of excerpts from the 戒殺長壽的真相:

※According to the *Thousand Poems to Awaken the World*, there was once a man, surnamed Chiang, from Wujiang, Jiangsu, who committed suicide by poison after losing substantial sums in a round of gambling. Afterwards, his spirit took possession of his wife's body and said: "As I ended my own life prematurely, I have been sentenced to suffer in the City of Those Who Died in Vain (a specific Hell). The iron beds and red hot pillars are beyond painful. Thus, one day of human life is better than 1000 years in the netherworld." He revealed that it was better to die of anger than to die by one's own hand. Crying with regret, he then faded away...."

※According to the second scroll of *The Compilation of Types of Retributions*, during the 5th month of the 7th year of the reign of Qing Emperor Kangxi (May 1660) a native of Zhenjiang, Zhang Da, who was living in Yangzhou at the time, died and met King Yama. The King said: "You have been mistakenly brought here, but since you are here, you can deliver this message to the world of the living." Thus, he ordered a ghost lictor to show him a city. The stele on top of the gate bore the words: "Died in Vain." Inside, he saw many souls, dragging tongues a foot long, the ghosts of those who hanged themselves. Everyday day at

this time, they painfully hung themselves again as punishment. Afterwards, he saw many other ghosts, all swollen and with wet clothes, calling themselves the ghosts of those who had drowned themselves. He then saw other ghosts, some without heads, some with cut necks, some with blood seeping out of their bodily orifices— all were souls of those who had committed suicide, or killed themselves by poison. Their punishment was to die repeatedly in the same manner of their suicide. These souls all cried in unison: “When we were still living, we all thought that we could end our suffering through suicide. We never imagined that the retributions after death would be so excruciatingly painful, but it is too late to regret now.”

Zhang then asked: “When may these souls gain rebirth as humans again?” The ghost lictor replied: “It’s a forlorn hope. Very few souls from the Great Hall of King Yama obtain human rebirth. Human rebirth is hard to get, but in their shortsightedness, they have not cherished it. These souls have betrayed King Yama’s tireless and kind exhortations to those in the world of the living to do good, and failed their parents’ years of tender care in raising them. Moreover, when a person commits suicide, they often entangle their living relatives in lawsuits, prosecutions and investigations—the trouble and harm they have caused are deep indeed. Thus, King Yama detests such persons the most, and will sentence them to animal rebirth, therefore, such persons rarely become human again....” Having witnessed all this, he reported back to King Yama, who said: “ Once you return to the human world, you must tell others of what you have witnessed.” Afterwards, King Yama slammed his desk, and Zhang immediately returned to life!

Translator’s Notes:

Famous Taoist Wang Feng Yi once said that good deeds are most valuable in bad times. Thus, no matter how bad things get, no one should consider suicide as an option. As life is just karma, and death does not exhaust karma, the suffering of this life will merely double and not disappear simply because one has killed oneself.

Instead, the only way to a happy life is to change destiny by doing good deeds. In [Liao Fan’s Four Lessons](#), Master Yun Gu has stated that those who do great good can turn suffering into happiness, poverty into prosperity and short life into long life. In the Book of Sagely Aphorisms, it is recorded that those who have done good will have their copper turned into gold, and according to the Kan Ying Pien, [woe and weal are summoned by people alone](#).